Mount Carmel College of Nursing News and Information

# Grads Celebrate COMMENCEMENT 2010



Celebrating the joy of MCCN Graduation Day! Huzianatu Bundu, Shirley Cooley, Assistant Professor of Nursing, Kathy Espy, Director of Diversity and Community Initiatives, and Fatmata Bah.

Congratulations to our 132 BSN graduates, 14 RN-BSN completion graduates and 11 master's graduates who celebrated with friends and family at Pinning on May 7 and graduation on May 8, 2010.

Carrying the symbolic mace and leading the pomp and circumstance was this year's Faculty Marshal, Ann Waterman, PhD, RN, Assistant Professor. The Commencement speaker was WBNS-10TV anchor, Jerry Revish.

#### Pinning and Recognition Ceremony Features Accomplishments

#### CLINICAL EXCELLENCE AWARD

The Clinical Excellence Award was presented to Angela Snider, voted by the faculty as most consistent in outstanding achievement of clinical objectives throughout the program.

#### LEADERSHIP AWARD

The Leadership Awards were presented to Kerry Dawley (master's), Cora Lapp (RN-BSN), and Angela Snider (undergraduate). This award is bestowed on the student, voted by the faculty, who demonstrates high scholastic achievement, leadership, creative contributions beyond degree requirements, commitment to diversity, and outstanding service to the community.

#### LAMP AWARD

The Lamp Award was presented to **Kara Reynolds**. This award is bestowed on the student, voted by peers, who has demonstrated behavior most reflective of caring in the nursing profession as described in the overall philosophy of Mount Carmel College of Nursing.

#### HUMANITARIAN AWARD

The Humanitarian Award was presented to Sarah Eichhorn. This award is bestowed on the student, voted by peers, who has demonstrated outstanding participation and leadership in promoting community service and a commitment to equity and diversity within the College

#### INSPIRATION AWARD

The Inspiration Award was presented to Crystal Goods. This award is bestowed on the student, voted by peers, who served as a consistent role model for motivation, positive influence, and encouragement and who inspired others to achieve at their highest potential.



#### FACULTY MARSHAL

A faculty member is chosen each year by the faculty, staff and students to execute the duties of Faculty Marshal.This year, the honor has been bestowed upon Ann Waterman, PhD, RN.

## CANDIDATES FOR THE MASTER OF SCIENCE (MS)

mmy Joe Beck Tracy D. Pennington Marianne C. Rehkop Alyson M. Evans Carol Eileen Garwood Frieda M. Gill Dorina D. Harper

#### CANDIDATES FOR THE BACHELOR OF SCIENCE IN NURSING (BSN) RN-BSN COMPLETION PROGRAM

Shelly Lynn Brown Linda Marlene Calendine
Adam Wade Chamberlin
Krisanee Antoinette D'Angelo
Lorri A. Eskins
Lisa Hammock Fleege
Ryan Edward Hall Detta Marie Hite
Carrie Amanda Langley
Cora Cathleen Lapp
Julie Ann Peitsmeyer
Debra R. Price
Denise Marie Pyles Jennifer Lea Rossov DeEtta M. Shaffer Patricia L. Skunda Andrea Christine Warrer

#### PRE-LICENSURE PROGRAM

Matthew V. Ambrosino Fatmata Binta Bah Mary Elisabeth Baker Whitney Renee Baumann Chloe Blankenship Brittney Lynn Bradshaw Kristin Briski Huzianatu Bundu Renee Ashley Brown Michelle Elaine Button Ronda Elaine Chaffin Laura Ann Coleman Nicole Collins Kelsey Cooperrider Cynthia Marie Crace bekah Margaret Dalrymple Kelly Christine Deeds Kelsey Deets Sarah Ann D'Ippolito

May 17, 2010

# Important DATES

MAY 10 - JULY 30 JUNE 14-17 **AUGUST 16 AUGUST 23** 

Summer session Camp Mount Carmel Fall semester begins Convocation (attendance required)

# Alumni Scholarships Applications DUE May 20

Please return completed applications to the alumni mailbox. There will be six \$2,000 scholarships awarded by the Mount Carmel Alumni Association to deserving students. New this year are possible applicant interviews. Juniors received applications in their mailboxes. If anyone needs an additional application, see Kathy Epsy.

# **CONGRATS!**

MCCN recently received two awards the "Award of Excellence" as part of the Annual Public Relations Society of America (PRSA/Central Ohio PRISM Awards.

The awards were given for *The Lamp* (the College magazine) and for the view book.

## Fall 2010 **TEXTBOOKS**

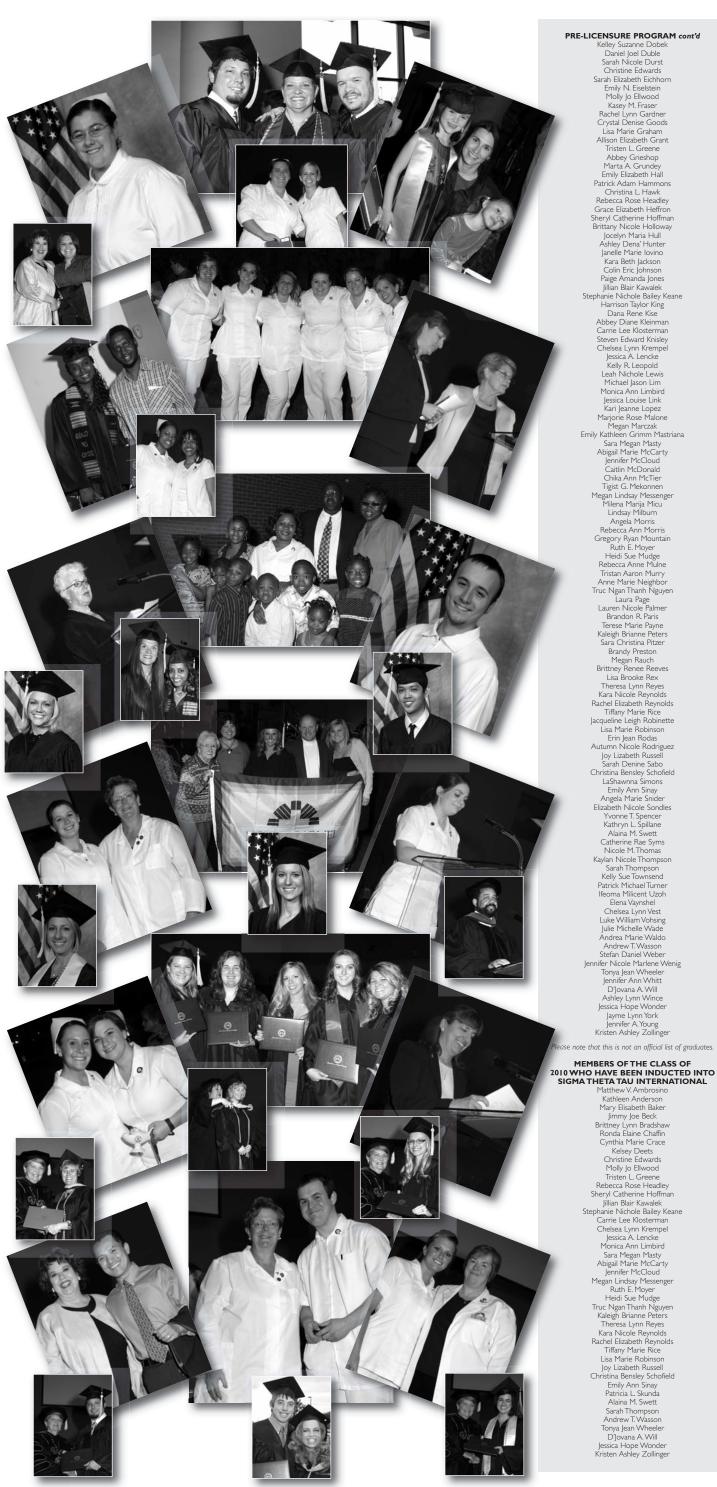
The College will send notification in June via mccn.edu email that the MBS Online Bookstore is open (we anticipate the first week in July). Link to the bookstore via CARMELink, www.mccn.edu (Current Students / Student Bookstore), or at http://bookstore.mbsdirect.net/mccn.htm

## Fall 2010 Course **SCHEDULES**

The College will send notification in June via mccn.edu email that fall semester course schedules and billing information are available to view on CARMELink. Students will not receive hard copies of their schedules and billing statements from the College, but will be able to view this information within the secure environment of CARMELink.

Students are advised to delay planning work schedules until after confirmed fall schedules are available.

continued on next page



## Important — SAVE THE DATE

### Convocation for the 2010-11 Academic Year

Monday, August 23, 2010, 11 a.m. – 1 p.m. Church of the Resurrection 6300 East Dublin Granville Road New Albany, OH 43054

<u>Directions to Church of the Resurrection:</u>

Church of the Resurrection is located about 5.5 miles east of Easton Town Center and just west of the intersection of E. Dublin-Granville Road and Fodor Road.

For detailed directions visit www.churchofthe resurrection.com and click on map.

**Students** — Please arrive at 10:40 a.m. to "process" into Convocation with your class

**Professional attire** — similar to what you would wear in a clinical setting — no jeans or shorts, please.

Attendance at Convocation is mandatory for BSN students, faculty, and staff.

# Affiliated Course SCHEDULE

Any student taking a spring quarter class at CSCC or OSU is required to submit a copy of his/her course schedule to the MCCN Records and Registration Office (Marian Hall, Room 201). The deadline to submit the schedule to MCCN was Friday, April 2!

All students must submit their CSCC or OSU course schedules to MCCN <u>every term</u> they take classes. Students who neglect to submit the required documentation will find that their credit hours at CSCC or OSU will not count toward calculation of total credit hour load at MCCN. Delinquent students may find themselves at less than full-time hours for financial aid calculation.

# Spring Semester FINAL Grades

Students can view final course grades via CARMELink after the end of spring semester (please allow a few days for processing). Printed grade reports are not mailed to students but are available by request from the Records and Registration Office (Marian Hall, Room 201).

Students without "holds" on their accounts can view and print their final grades by accessing CARMELink via the College website at http://www.mccn.edu → Current Students → CARMELink or at https://carmelink.mccn.edu/ics/. Students encountering login problems can contact **Tim Tabol,** Systems Administrator, (ttabol@mchs.com or 614-234-2682) for assistance.

## SUMMER Session 2010

Students registered for summer 2010 courses can view/print their schedules on CARMELink. Access is via link from http://www.mccn.edu → Current Students → CARMELink or at https://carmelink. mccn.edu/ics/. Students encountering login problems can contact **Tim Tabol**, Systems Administrator, (ttabol@mchs.com or 614-234-2682) for assistance.

# FALL 2010 Registration

Please be reminded that if you have any type of "hold" on your student accounts (Business Office, Library, Financial Aid, Student Health, Technology Proficiency), you must resolve the issue and have the "hold" removed before your fall semester registration can be processed. Please note that record "holds" can cause you to be closed out of a course or section.

# DIETETIC Intern Rap-Up

By Erin Ress, Dietetic Intern

It's hard to believe it's already May. Many of us are looking forward to the joys of summer and a little bit of time off from class work. But for the dietetic interns, May means that we are about to face a new set of changes: graduation, interviews, a first job or moving to a new place. It is both scary and exciting. But before we move on to the next chapter, let's take a look back at the year from the dietetic interns' perspective.

#### What was your favorite rotation/experience and why?

**Lisa Kaiser:** My favorite rotation was my LifeCare Alliance Management rotation. I enjoyed this rotation the most because I got to see what went on behind the scenes to feed different populations as well as the rules and regulations that a nonprofit agency must follow. I received knowledge about how to work with other professions to make sure that the clients obtained safe and nutritious meals.

**Jenny Lobb:** I enjoyed the variety and fast pace of my clinical rotation at St. Ann's hospital. I found that I truly enjoy providing diet education to people of all ages and educational backgrounds.

#### What have you learned this year?

Patty Duffey: I learned this year that if you get to the MCW student parking garage after 8 a.m. on a Monday, you're going to have to park on the roof. I learned to take the stairs in the hospital, both healthier AND quicker! I learned that my student badge does NOT give me access to the locked units. I learned that dietetics is about much more than what you learn in a classroom.

Erin Ress: I have learned that learning is an on-going process. While this year has taught me an array of valuable skills and lessons, I will continue to learn from whatever professional endeavors I encounter.

#### What are your future plans or career goals?

Kaiser: My future goal is to work in management or administrative dietetics.

**Duffey:** I want to broaden my life experiences by going abroad for a year. I hope to volunteer and obtain a job in dietetics to apply to my future professional skills. Upon returning home, I am hopeful to find a job in either the clinical or community setting. My goal is to one day work with the pediatric population or community wellness.

**Becky Harris:** I'd like to stay in Columbus and get a job as a clinical dietitian in the long-term care or hospital setting. My first priority is studying for the RD (Registered Dietitian) exam!

With our graduation only a few weeks away, you can find most of us enjoying our remaining experiences and time together at Mount Carmel. We are all very thankful for the help and guidance provided by our various preceptors as well as the Mount Carmel College of Nursing staff. Without our mentors, this year would not have been possible!

# Mindful EATING

By Jenny Lobb, Dietetic Intern

What is your favorite color M&M? Red? Yellow? Blue? Or perhaps you are thinking, "Why does it matter – they all taste the same!"

Color does matter, according to Brian Wansink, a researcher at the Food and Brand Lab at Cornell University. When two people were each given a large bowl of M&Ms to eat while watching a video, the person with ten colors of candy to choose from ate an average of 43 more M&Ms than the person given a bowl of only seven colors.

Wansink's study supports the idea that people tend to eat more when there are more options available. Variety is just one reason why people may eat when they are not actually hungry. The concept of mindful eating can help you learn to eat in a healthier way.

Mindful eating is defined as listening to your body and the cues it provides for hunger, fullness, and taste. Mindful eating is a form of mindfulness, which is the state of being "in the moment"— present and aware. When you choose to engage in mindful eating you are aware of the food you are eating, the way it tastes, whether you are eating out of hunger or out of boredom, and much more.

Mindful eating may involve slowing down the pace of eating or eating away from distractions such as the car, television, or computer. Often we Americans eat "on the run" without taking the time to think about what we are eating. Mindful eating makes use of all five senses to create a dining experience that is both pleasing and nourishing. With mindful eating, you take note of the appearance, aroma, and flavor of the food. You pay attention to the way the food feels and sounds. You notice the smooth, velvety feel of frozen yogurt on your tongue, for example, or the crunch of a fresh, crisp apple as you take the first bite.

Before you use the five senses to choose which foods to eat, however, you first use hunger and fullness cues to decide if it is the right time to eat. With mindful eating, you eat when you are hungry and stop when you are full. You do not eat for reasons other than hunger, such as stress or boredom. Mindful eating can assist in weight loss and weight maintenance. It can also lead to increased self-esteem and a sense of empowerment as you learn to use the eating cues provided by your body.

So next time you reach into a bowl of M&Ms, first ask yourself whether you are actually hungry for that sort of a snack. If so, go ahead and reach, but pay attention to the way the candy looks, tastes, and feels. When you are eating mindfully, you will realize that the second M&M tastes just like the first, even if it is a different color!

#### Resources

Ferroli, Christina. "Mindless Eating: Why We Eat more Than We Think". The Digest. Fall 2007. 9.

Mathieu, Jennifer. "What Should You Know About Mindful and Intuitive Eating?" *Journal of the American Dietetic Association*. Dec. 2009. 1982-1987.

The Center for Mindful Eating. 2006. www.tcme.org. Accessed 16 February 2010.

# MCCN Dietetic Internship Grad HONORED in National Magazine

Former MCCN dietetic intern (class of 1995), Beth Knackstedt-Taschuk, RD, LD, was recently featured in *Today's Dietitian's* (March 2010) first annual spotlight on "10 Professionals Who Are Making a Difference."

In observance of National Nutrition Month, *Today's Dietitian* asked readers to nominate exceptional professionals in the field who personify knowledge, dedication, passion for dietetics, care and concern. The "TD10" were chosen from among hundreds nominated for their accomplishments in the field of dietetics and unique, creative approaches to practice.

In addition to her bachelors's in dietetics from Bowling Green State University and MCCN dietetic internship, Knackstedt-Taschuk earned a certificate in training in adult weight management. She is a bariatric dietitian at St. Elizabeth Weight Management Center in Kentucky. She initiated and developed the nutrition component of the surgical weight loss center, from the development of program policies to evidence-based classes and education materials.

Knackstedt-Taschuk is also the founder and facilitator of the Greater Cincinnati Bariatric Dietitian Network and a guest lecturer at the University of Cincinnati. She provides in-services for students from the dietetic program located at University of Cincinnati and to dietetic interns from Good Samaritan and Christ Hospitals in Cincinnati.

# The Carmel RAPPER

The Carmel Rapper is provided bi-weekly by Mount Carmel College of Nursing with the assistance of Mount Carmel's Creative Services and Marketing Departments.

Managing Editor:

Robin Hutchinson Bell

Editor:

Elaine Kehoe

Deadline for information is every other Monday at noon.

For information or to comment, contact Robin Hutchinson Bell: 614-234-1372 or rhutchinson-bell@mchs.com.



# Mount Carmel College of Nursing Faculty, Staff and Students,

The Student Government Association (SGA) has worked tirelessly this year initiating and coordinating



new programs, attending conferences, and managing several issues brought to our attention by our peers. I would like to take this opportunity to share with you some of Student Government's accomplishments for the academic year 2009-2010:

- Six SGA representatives attended, with the help of Dr. Schiele and the Office of Student Life, a National Student Government Leadership Conference in Chicago. The group brought back fresh ideas and motivation to our SGA.
- With the guidance of Director of College Relations Robin Hutchinson Bell, we established a creative identity. SGA now has its own letterhead and all representatives have identifying t-shirts.
- The Columbus Coalition against Family Violence and Mount Carmel SGA teamed together to kick off, on Mount Carmel's campus, the "It's Abuse" Campaign: a peer-to-peer relationship abuse awareness campaign that strives to break the silence about abuse on college campuses. SGA also coordinated and sponsored, with the help of the senior class, a Kathy Curtis Scholarship and a memorial paver brick placed in front of the CLE building in loving memory of Kathy Curtis.
- Representatives traveled to the Mount Carmel Fairfield Campus to meet with students, educate them about SGA, and recruit members. A Mount Carmel Fairfield representative was named to be a liaison to main campus to address Fairfield students' concerns.
- We initiated discussions to develop a committee with faculty, staff, and students to bridge the communication gap and enhance mutual respect among all members of the MCCN community.
- Bylaws were reviewed and revisions will be made to improve and streamline functions of SGA in order to better serve our constituents. A vote will take place at the beginning of next academic year to implement the revisions.
- SGA helped inform students on several topics, especially updates regarding the HINI, access to the CLE/ Library after hours and on weekends, as well as helping students to understand the school's policies and to effectively approach problems they may experience.

Student Government recently held elections and I am pleased to announce the results for the new officers for the 2010-11 year:

- Senior, Joe Derr, President
- Junior, Kayla Munk, Vice-President
- Junior, **Stephanie Binkley**, Secretary of Records
- Senior, Kelsey Tinkler, and Junior, Brooke Waddell, will job-share Secretary of Public Relations
- Sophomore, Ashley Winebrenner, Treasurer

Planning for the upcoming year has already begun. I am very excited for the future of the Student Government Association and what it can do for its students and the campus community.

If you have any questions, comments, or concerns regarding Student Government please feel free to contact me, as well as any of our new officers or our outstanding advisor, Colleen Cipriani.

It has been a great privilege and my great pleasure to serve as President of Mount Carmel Student Government Association.

Thank you for your time,

#### Sarah Eichhorn

Student Government President 2009-2010

# Ann Waterman and Kathy Duty Chosen as Recipients of 2010 Faculty and Staff RECOGNITION AWARDS

Each year, the College honors a faculty member and a staff member for their extraordinary commitment to MCCN. Below is a small sample of the many supportive comments by students about the honorees. Our congratulations to the 2010 faculty and staff honorees!



# ANN WATERMAN, PHD, RN, ASSISTANT PROFESSOR Faculty Recognition Award 2010

"I have had the privilege of having Ann as a clinical instructor, as well as her Caring Theory and Leadership classes. She was not only informative, but also inspirational and encouraging. She truly cares for each student and is a prime example of what a nurse is: compassionate, caring, and knowledgeable."

"Ann Waterman was very helpful my first semester at MCCN. She was understanding and encouraging while helping us with the basics of writing and nursing theory. She is good at encouraging dialog and very approachable if you have a question."

"Ann is a very kind and caring instructor — a picture of the caring theory that is taught at MCCN."

"Ann Waterman is such a dedicated instructor."

# KATHY DUTY, FACILITIES SUPPORT ASSISTANT Staff Recognition Award 2010

"Anyone at the College who knows Kathy Duty and knows what she does on a daily basis to keep meetings, luncheons, and special events organized and running smoothly cannot deny that she is most deserving of this award. No matter what the request or who it comes from, she does her very best to fulfill it and always with a smile and positive attitude"

"Kathy is the hardest worker I have seen in a long time. She always has a smile on her face and a kind word for everyone. Her presence at the College makes it a better place!"

"Kathy Duty is always ready to do whatever needs to be done to take care of the College. She goes well beyond what her job "requires" and she takes pride in her work. She is conscientious and always available to help whenever and wherever she is needed."



## Member of Class of 2010 is FIRST to Complete MCCN's New Honors Program



When **Rebecca Headley** came forward to receive her diploma at Commencement, she wore a maroon and gray honor cord — the only member of the class of 2010 to do so. This special honor cord symbolized her unique status as the first Honors Program graduate from MCCN.

The Mount Carmel College of Nursing Honors Program provides exceptional students with opportunities for challenging study. The program is designed to motivate students in the pursuit of graduate studies and lifelong learning. The Honors Program consists of two nursing seminars at an advanced level with an option in the senior year to take a MCCN graduate level course.

Headley chose to enroll in the Honors Program because it offered new seminars and an opportunity above and beyond the required classes.

"It was exciting to attend a master's class, Quality, Safety, and Effectiveness with Dr. Spurlock. The class put my experiences working as a PCA at MCE in perspective. I would encourage anyone who gets the opportunity to enroll in the Honors Program. It is some additional work, but it is definitely worth it," said Headley.

"In addition to the academic accomplishment of the Honors program, Rebecca earned a place on the Dean's List every semester and was inducted into Sigma Theta Tau, the honor society of nursing," said **Barbara Barta, MS, RN,** Assistant Dean, Undergraduate Program.

# MCCN Commencement Speaker: WBNS-10TV News Anchor, JERRY REVISH

Mount Carmel College of Nursing welcomed award-winning and beloved television news anchor, Jerry Revish, as the College's 2010 Commencement speaker. Revish delivers the nightly news to Columbus viewers as co-anchor of the 5, 6 and 11 p.m. editions of 10TV news. He has been an award-winning reporter for WBNS-TV since June 1980.

Revish's reporting talents have taken him around the world, including Haiti, Barbados, South Africa, Bosnia, Bahrain, and Japan. He was the first Columbus TV journalist to report from Saudi Arabia on the Persian Gulf War, winning an Emmy award for his "Desert Shield Diary."

Among his reporting honors: five Emmy awards and 16 Emmy nominations; Associated Press awards for best feature, best documentary and best spot news coverage. He also received the Blue Chip Award in Communications; the Carl Day Award for Outstanding Achievement; and, the Best International Reporting Award from the National Association of Black Journalists for a series of reports on the liberation of Haiti and a half-hour documentary on the new South Africa.

Revish is the founder of a high school journalism workshop for minority students in Columbus and a 2005 inductee into the Ohio Broadcasters Hall of Fame. A native of Youngstown, Ohio, where he got his start in broadcasting at WBBW Radio, Revish and his wife, Danielle, a fashion show producer and image consultant, have two children and two grandchildren.



# LIBRARY

Professional reference staff is available Monday – Friday, 8 a. m. – 5 p. m. If you need professional help or assistance, librarians will be available upon your request, primarily through scheduling time using the *Signing for Instruction* form on the library website at least 48 hours in advance, or by contacting a librarian in person.

# Editor's NOTE

The Carmel Rapper editorial staff extends appreciation to those who regularly submit important information, photos, and inspiring insights for our readers: Alyncia Bowen, Toni Chops, Colleen Cipriani, Karen Greene, Pete McClernon, Stevo Roksandic, Kathy Walters, Kathy Blanchard and the dietetic interns. We also thank all of those students, faculty, and staff who took the time to participate in interviews or photos.

Special thanks to **Brenda Binkley** and **Theresa Williams** for their support. Kudos to designer **Carol Stokes** and to photographer **Chris Steel** for their creative input.

Wishing a rejuvenating and relaxing summer to all! *The Rapper* will resume publication on August 16.

Student Volunteers Needed

Support MCCN Scholarship Fundraiser — EARN Community Service Hours

The Mount Carmel Golf Invitational July 12, 2010 The Lakes Golf & Country Club 6740 Worthington Road Westerville, OH

Student volunteer opportunities include greeters and dinner table volunteers.

To volunteer, contact **Kathy Smith** at 614-234-2230 or ksmith@mchs.com.

Volunteers Needed

Columbus Regional Airport Authority 2010 LCK EXERCISE

Rickenbacker International will hold a Full Scale Emergency Simulation exercise on Friday, June 18, 2010, 9 a.m. – 3 p.m., to test and evaluate the emergency plans and response of the airport, tenants, and various other service organizations, including police and fire, Franklin County EMA, Red Cross Disaster Services and area hospitals, in the event of a large-scale, mass-casualty accident at one of our airports.

Although the scenario cannot be disclosed at this time, "actors" (approximately 150+ volunteer participants, 18 years and older) are needed, and 120 of these volunteers will portray injury victims, from the walking wounded to the critically wounded. Some will be moulaged (made-up), if their acting part requires it. Volunteer arrival time will be communicated at a later date.

Accident victims will be "treated" in the triage area at the scene or transported to a participating area hospital for treatment of more severe injuries. At the end of the exercise, buses will collect all transported volunteers from the hospitals and return them to the airport.

To participate or obtain additional information, please contact Carol Holland at 614-409-3607 or

cholland@columbusairports.com. Please leave your name or organization (if applicable), telephone number, and/or email address.

# MONEY Matters

#### Notes from Alyncia:

Do you know how much you owe on your student loans? Are you worried that you may not be able to afford your monthly loan payment when your loans go into repayment? The financial aid office at Mount Carmel College of Nursing has compiled some information to help you understand your loans, and your repayment options for your student loans.

#### Take inventory of your student loans

NSLDS - http://www.nslds.ed.gov/nslds\_SA/

In the current student loan lending climate, it is possible that your loans may have been sold to other lenders or to the Department of Education. Therefore, you could have multiple lenders and servicers. If your loans were sold, you would have received a letter notifying you of the transaction. You can review your federal student loan history through the U.S. Department of Education's National Student Loan Data System (NSLDS). NSLDS is the central database that keeps track of all of your federal student aid including federal student loans. NSLDS will provide you with information on your loans including the



holder of your loan, the amounts of your loan(s), outstanding balances, and when disbursements were made. Gather all of your loan documentation and go to the NSLDS website. You want to confirm what is listed in NSLDS is consistent with your loan

#### Things to know about your loans

#### There is a difference between a lender, servicer, and the Department of Education

- A lender is a bank or credit union that provides the funding for students.
- A servicer (i.e. Great Lakes) is an organization that is hired to help administer the student loan process and assist borrowers
- The Department of Education is a government agency that provides support to students and money for college through grants and loans.

#### Tracking Non-Federal Loans

- All loans are reported to the credit bureaus.
- You can obtain a listing of your non-federal loans on your credit report.
- Free credit reports are available at www.annualcreditreport.com. From this website, you can obtain one free credit report a year. In addition to the loan amount you borrowed, you may have been charged loan fees, and your loan may be accumulating interest depending on the type of loan(s) you have. You are responsible for paying back the entire amount of your loan including fees and interest.
- Loan fees are fees that were deducted from each loan disbursement that you received. You are responsible for repaying the entire amount you borrowed and not just the amount you received in loan disbursements.
- Interest is accumulating on your loan depending on the type of loan that you own.
  - Unsubsidized: If you borrowed an unsubsidized loan, interest started accruing on the loan when the loan was disbursed.
  - Subsidized: If you borrowed a subsidized loan, the federal government pays the interest on the subsidized loan while the loan is in deferment, which includes the six- month grace period. This type of loan will begin accruing interest when the loan goes into repayment.

#### Paying back your loans

Knowing what your repayment options are will help you determine what your monthly payment may be for the amount that you borrowed in student loans. There are several repayment plan options to choose from for the FFEL Stafford loans.

#### Standard Repayment Plan

- Equal monthly payments of at least \$50 (depending on loan balance) for up to 10 years.
- Borrowers will **automatically** be enrolled in the standard repayment plan.
- Option for borrowers who want to repay loans off in the shortest time with the lowest amount of interest accrued.

#### Graduated Repayment Plan

- Monthly payments start lower and gradually increase over time for up to 10 years.
- More interest will be paid over 10 years.
- · Option for borrowers who have cash flow problems early on, but expect that their income will increase steadily over time.

#### Income-Based Repayment

- Reduced monthly payments for borrowers who demonstrate a partial financial hardship (based on loan debt, income, and family size).
- Eligibility is re-evaluated each year.
- At the end of 25 years of repayment and 300 payments, any remaining balance may be forgiven.
- Option for borrowers who need an affordable payment adjusted based on their income.

#### Income-Sensitive Repayment\* (\*FFELP Loans only)

- Reduced monthly payments based on income and total loan amount for up to 10 years.
- Lender must grant forbearance for up to 5 years if the loan cannot be repaid within 10 years.
- Borrowers need to reapply every year.
- Option for borrowers who need their monthly payment to fluctuate with their income over a period of 10 years.

#### Extended Repayment

- Payments that are fixed or gradually increase over 25 years for loan debt that exceeds \$30,000.
- More interest is paid over the life of the loan.
- Can be used as an alternative to consolidation.
- Option for borrowers who have larger loan debt and need lower monthly payments.

#### Consolidation Loans

- Will give borrowers a single payment for their federal loans.
- May give borrowers a lower monthly payment.
- Option for borrowers with multiple servicers and who want to make one payment each month. • Borrowers should consider the trade-offs with a consolidation loan.
- Interest rate may increase slightly when the weighted average of consolidated loans is rounded to the nearest eighth percent.
- May pay more in accrued interest.
- Perkins loan loses interest subsidy and some cancellation options.

#### **Additional websites**

- · Studentaid.gov
- Finaid.org
- Irbinfo.org

#### Alyncia Bowen, PhD, MSA

Director of Financial Aid, abowen@mchs.com

# Chaplain's CORNER

By Pete McClernon, College Chaplain

As Mount Carmel College of Nursing launches more than 130 new nurses into the wild world of healthcare, I think it timely to spend a moment looking at what healthcare means in the grand scheme of things.

Our nursing College is rooted in a Christian outlook on life — and the Christian outlook on life is a here-andnow expression of the there-and-then outlook on life of one Jesus of Nazareth in whom all Christian people and denominations find their beginning and end — their raison d'etre — their inspiration.

Christian theology says this: do you want to know what God thinks about how human life should be lived? Look to the life of Jesus of Nazareth. Watch what he did — listen to what he said — observe with whom he associated — from whom he dissociated himself - whom he praised (blessed are the ....) and whom he castigated (woe to you ...).

Christians also believe that Jesus is God incarnate - in flesh. Think of the possibilities. Jesus could have been a warrior — a statesman — a politician — a ruler — a potentate — a military hero any one of a number of "things" Jesus could have been based on the fact that he was God incarnate.

Instead — and here, new nurses, is the point of all this — instead — Jesus was a healer. He made sick people well. He got his hands dirty (read the story of the man born blind) — literally — in the human condition we know as sickness. Your life, new nurses, will be a giant step deeper than that old chestnut, "What WOULD Jesus do?" Your life will be the living embodiment of "what DID Jesus do?"

Can there be a more noble way to live a

Go with God!

Coming Soon for Junior Students, Master's Students, and RN-BSN Completion Students:

# Your Opportunity to IOIN Rho Omicron

During the summer, you may receive via U.S. mail a very important invitation from the Rho Omicron chapter of Sigma Theta Tau International (STTI). The invitation to join will be



Junior students who have completed half of the nursing curriculum and rank in the upper 35th percentile of the graduating

Master's students who have completed oneachieved standards of excellence.

RN-BSN students who have completed 12 credit hours at MCCN, half of the nursing curriculum, and rank in the upper 35th percentile of graduating class.

Membership in STTI is a privilege and an honor that will benefit members for years to come, with networking and academic opportunities, not to mention how impressive STTI membership looks on a resume. If you are one of the fortunate invitees, you are encouraged to respond promptly. The Induction Ceremony for new members will take place on November 11,

# SUMMER FUN

Summer break has finally arrived! Before break, our roving student reporter, Amy Belknap, found out what some students and faculty are looking forward to this summer.



"I will be teaching through most of the summer. Later on I will be going on a trip to Delaware beach, where I will stay three blocks from the beach. My plan is to take lots of pictures of the beach, go to outlet malls, and visit Lewes, Delaware."

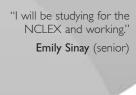
Vickie Warschauer (faculty)

"I will be in school all summer." **Christine Bates** (RN- BSN program)



"This summer I am taking classes and working."

Jennifer Wells (sophomore)





"Passing my boards, finding a job, and beginning my journey as a nurse."

Molly Ellwood (senior; left)

"My plan is to prepare for the NCLEX and my transition into my nursing careen. Then I will be taking a break and going to Chicago."

Crystal Goods (senior; right)

"I will be getting married and getting a job. Then I will be coming back to MCCN for the master's program."

Chelsea Krempel (senior)





"I'll be working and attending a few

Robin Shockley (staff)

"I will be working and studying for the NCLEX everyday."

Taylor King (senior; left)

"I will be working and taking online classes."

Bridgett Brandon (freshman; middle)

"This summer I will be working, taking an online anthropology class and pathology here."

Brooke Fraley (freshman; right)





